

In re:  
Cara Beth Powell  
Debtor

Case No. 24-10582-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 19, 2024

User: admin  
Form ID: 155

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:**

Recip ID	Recipient Name and Address
db	+ Cara Beth Powell, 232 N. 61St, Philadelphia, PA 19139-1105
14861011	+ Carvant Financial Llc, 211 Robbins Lane, Syosset, NY 11791-6004
14861017	DeMarco, Drew, 12339 Academy Rd, Philadelphia, PA 19154-1927
14860098	+ Legacy Mortgage Asset Trust 2021-GS1, c/o Mark A. Cronin, Esq, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14861029	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14861008	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 20 2024 00:48:46	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14861009	+ Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 00:22:29	American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848
14872101	Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 00:48:15	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
14914963	Email/Text: megan.harper@phila.gov	Dec 20 2024 00:19:00	City of Philadelphia, Law Department Tax & Revenue Unit, 1401 JFK Blvd, 5th Floor., Philadelphia, PA 19102
14861013	Email/Text: megan.harper@phila.gov	Dec 20 2024 00:19:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14889195	Email/Text: megan.harper@phila.gov	Dec 20 2024 00:19:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14861010	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 20 2024 00:49:54	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14861012	^ MEBN	Dec 20 2024 00:04:29	Chime/Stride Bank, Attn: Bankruptcy, PO Box 417, San Francisco, CA 94104-0417
14861014	Email/Text: bankruptcy@philapark.org	Dec 20 2024 00:19:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14930834	+ Email/Text: megan.harper@phila.gov	Dec 20 2024 00:19:00	City of Philadelphia, Water Revenue Bureau, C/O Pamela Elchert Thurmond, 1401 JFK Blvd. 5th Floor, Philadelphia, PA 19102-1663
14861015	+ Email/Text: bncnotifications@phea.org	Dec 20 2024 00:17:00	Cornerstone, Pob 60610, Harrisburg, PA 17106-0610
14861016	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 20 2024 00:19:00	Credit Collection Services, Attn: Bankruptcy, 725

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			Canton St, Norwood, MA 02062-2679
14861018	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 20 2024 00:19:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14861019	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 20 2024 00:19:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14861020	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 20 2024 00:18:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14864323	Email/PDF: resurgentbknotifications@resurgent.com	Dec 20 2024 00:22:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14878446	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 20 2024 00:19:00	Legacy Mortgage Asset Trust 2021-GS1, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
14861021	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 20 2024 00:22:10	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14864051	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 20 2024 00:22:03	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14861022	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 20 2024 00:22:04	Merrick Bank/Card Works, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14872076	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 20 2024 00:18:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14861023	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 20 2024 00:18:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14861024	+ Email/Text: bankruptcygroup@peco-energy.com	Dec 20 2024 00:18:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14861025	Email/Text: fesbank@attorneygeneral.gov	Dec 20 2024 00:18:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14861026	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2024 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14861027	^ MEBN	Dec 20 2024 00:04:43	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14861028	^ MEBN	Dec 20 2024 00:04:22	Philadelphia Gas Works, 800 W Montgomery Ave, Philadelphia, PA 19122-2898
14861030	Email/Text: bankruptcy@philapark.org	Dec 20 2024 00:19:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14880220	Email/Text: bnc-quantum@quantum3group.com	Dec 20 2024 00:18:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14866842	Email/Text: credit@snhu.edu	Dec 20 2024 00:17:00	Southern New Hampshire University, 2500 N River Rd, Manchester, NH 03106-1018
14861031	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 20 2024 00:19:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
14861032	Email/Text: mtgbk@shellpointmtg.com	Dec 20 2024 00:17:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
14864236	+ Email/Text: bankruptcy@bbandt.com	Dec 20 2024 00:18:00	Truist Bank, Bankruptcy Department, PO Box 85092, Richmond, VA 23285-5092
14861033	+ Email/Text: bankruptcy@bbandt.com	Dec 20 2024 00:18:00	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, NC 28202-0129
14861034	Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 20 2024 00:19:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA

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14861035	^	MEBN	19106-4404
			Dec 20 2024 00:04:31 U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14861036	+	Email/Text: bankruptcies@uplift.com	Dec 20 2024 00:17:00 Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
14895531	+	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 20 2024 00:18:00 US Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14861037	+	Email/Text: LCI@upstart.com	Dec 20 2024 00:17:00 Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14866817	*+	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14866818	*+	American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848
14866822	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14866819	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14866820	*+	Carvant Financial Llc, 211 Robbins Lane, Syosset, NY 11791-6004
14866821	*	Chime/Stride Bank, Attn: Bankruptcy, PO Box 417, San Francisco, CA 94104-0417
14866823	*	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14866824	*+	Cornerstone, Pob 60610, Harrisburg, PA 17106-0610
14866825	*+	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14866826	*	DeMarco, Drew, 12339 Academy Rd, Philadelphia, PA 19154-1927
14866827	*+	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14866828	*+	Fingerhut Fetti/Webbank, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14866829	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14866830	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14866831	*	Merrick Bank/Card Works, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14866832	*+	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14866833	*+	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14866834	*P++	PENNSYLVANIA OFFICE OF ATTORNEY GENERAL, ATTN ATTENTION FINANCIAL ENFORCEMENT SECTION, STRAWBERRY SQUARE, 15TH FLOOR, HARRISBURG PA 17120-0001, address filed with court:, Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14866835	*	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14866836	*	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14866837	*+	Philadelphia Gas Works, 800 W Montgomery Ave, Philadelphia, PA 19122-2898
14866838	*	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14866839	*	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14866840	*	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
14866841	*	Shellpoint Mortgage Servicing, Attn: Bankruptcy, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
14866843	*+	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, NC 28202-0129
14866844	*	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14866845	*	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14866846	*P++	UPLIFT INC, 2 N CENTRAL AVE FL 10, PHOENIX AZ 85004-4422, address filed with court:, Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
14866847	*+	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 0 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 bkgroup@kmlawgroup.com
MEGAN N. HARPER	on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov
MICHAEL A. CIBIK	on behalf of Debtor Cara Beth Powell help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubilee bk.net;cibiklaw@recap.email;ecf@casedriver.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Cara Beth Powell	)	Case No. 24-10582-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: December 18, 2024

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court